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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
09/610,540	07/07/2000	Richard Elder	CITI0170-US	5478	
27510 KILPATRICK	27510 7590 05/10/2007 KILPATRICK STOCKTON LLP			EXAMINER	
607 14TH STREET, N.W.			GARG, YOGESH C		
WASHINGTON, DC 20005			ART UNIT	PAPER NUMBER	
			3625		
			MAIL DATE	DELIVERY MODE	
,			05/10/2007	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

DETAILED ACTION

SUPPLEMENTAL EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with the Applicant's representative Jeanne on 4/10/2007 and 4/12/2007.

The application has been amended as follows:

Amendment to Specification received on 3/31/2006 is amended as follows:

Delete "on page 7, line 7" on page 2 and replace it by---on page 16, line 10--.

2. During the telephonic interview the examiner also agreed, on the applicant's request, to acknowledge reference #2 "Deutsche 24 and eBay......Borsen-Zeitung, March 23, 2000, pg.8" under the Head, "Other Documents" of the IDS received on 11/2/2000 because the Abstract of this document submitted by the applicant on 11/2/2000 is available in the file. The subject matter of the Abstract of this document does not affect the allowability of the application mailed on 3/20/2007.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Yogesh C. Garg whose telephone number is 571-272-6756. The examiner can normally be reached on Increased Flex.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jeffrey A. Smith can be reached on 571-272-6763. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

> Yogesh C Garg **Primary Examiner** Art Unit 3625

YCG 4/16/2007